



Special Attention of:

Regional Directors, Field Office Directors,
Economists, Public & Indian Housing
Division Directors, Multifamily Hub Directors,
Multifamily Program Center Directors

NOTICE PDR-2011-02

Issued: May 31, 2011
Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year 2011 Income Limits
for the Public Housing and Section 8 Programs

This notice transmits revisions in the income limits used to define the terms "very low-income" and "low-income" in accordance with Section 3(b)(2) of the United States Housing Act of 1937, as amended. These income limits are listed by dollar amount and family size.

Beginning with FY 2010 Income Limits published on May 14, 2010, HUD eliminated its long standing "hold harmless" policy¹ but limited all annual decreases to 5 percent and will limit all annual increases to 5 percent or twice the change in the national median family income, whichever is greater. HUD has maintained these limits to increases and decreases in income limits for FY 2011.

HUD Section 8 Income Limits begin with the production of Median Family Income (MFI) estimates. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing MFIs, which means that income estimates are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas that have unusually high or low income-to-housing-cost relationships.

There were no changes to the area definitions used in calculating MFI between FY 2010 and FY 2011. However, HUD updated the methodology used to produce FY 2011 MFI estimates to take advantage of new data available from the Bureau of the Census' American Community Survey (ACS). In December 2010, the first set of 5-year ACS data was published. These 5-year aggregations, covering surveys administered in 2005 through 2009, are unique because they are available for most areas of geography².

¹ HUD's "hold harmless" policy maintained Section 8 income limits for certain areas at previously published levels when reductions would otherwise have resulted from changes in median family income estimates, housing cost adjustment data, median family income update methodology, income limit methodology, or metropolitan area definitions.

² The ACS covers the 50 United States, and a separate survey called the Puerto Rico Community Survey (PRCS) covers Puerto Rico. The US Virgin Islands and the Pacific Islands (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) are not covered by the ACS or PRCS. Detailed demographic and socio-economic information covering these island areas have been collected by a special Long Form survey conducted in conjunction with the 2010 Decennial Census. These data are scheduled to be available in the Fall of 2012. For FY 2011 median family income calculations, HUD continues to use the change

Because of the increase in the geographic coverage of the 5-year data, HUD's methodology for calculating FY 2011 MFI no longer is based on 2000 Decennial Census data, but rather, is now based on the 2005 – 2009 ACS data. The factor used to trend the 2009 estimates to the midpoint of FY 2011 MFIs is unchanged at 3 percent per year³.

Public Housing/Section 8 income limits are used to determine the income eligibility of applicants for the Public Housing, Section 8, and other programs subject to Section 3(b)(2). The revised income limits are based on HUD estimates of median family income for FY 2010.

The most important statutory provisions relating to income limits are as follows:

- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes relative to housing costs;
- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the state Supplemental Security Income (SSI) benefit level for one-person households;
- where the area MFI is less than the state non-metropolitan median family income, income limits are based on the state non-metropolitan median; and
- income limits are adjusted for family size so that larger families have higher income limits.

Very Low-Income Limits:

Very low-income limits are calculated using a set of formula. The first step in calculating very low-income limits is to determine what they would be if the four-person limit is based on 50 percent of the estimated area median income. Adjustments are then made if this number is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area MFI is calculated and tentatively set as the four-person family income limit;
- (2) a minimum four-person income limit is established at the amount required to afford a two-

in the national median income between the 2000 Decennial Census and the latest ACS data as the update factor for the US Virgin Islands and the Pacific Islands.

³ This average annual trend factor is unchanged from last year and relies on a comparison of the nation ACS income in 2000 compared with the income for 2008. HUD is currently evaluating alternative trend factors and may update or change this trend factor for next year, after this evaluation has been completed.

bedroom unit renting at 85 percent of the Fair Market Rent (FMR) if 35 percent of income is used for rent (this adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median income);

- (3) a maximum four-person income limit is calculated as the greater of 80 percent of the U.S. MFI or the income needed to afford a two-bedroom unit renting at 100 percent of the FMR if 30 percent of income is used for rent (this adjusts income limits downward for areas with unusually high incomes and relatively moderate rental housing costs);
- (4) in no instance are income limits less than if based on the state non-metropolitan median family income level (even if the step 2 calculation produces a lower amount);
- (5) any four-person income limit that has declined by more than 5 percent is raised to 5 percent below last year's income limit and any income limit that has increased more than 5 percent is lowered to 5 percent of last year's income limit, the remainder of this decrease/increase to be implemented next year if the underlying data warrant. In any year that twice the national change in median family incomes is greater than 5 percent, limits will be allowed to increase up to that level if so warranted by the local data. For FY 2011 income limits, the national MFI fell, so the cap is set at 5 percent.

Low-Income Limits:

Most four-person low-income limits are the greater of: 80 percent of the area median family income, or 80 percent of the state non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median would produce anomalies inconsistent with statutory intent (e.g., very low income limits could be higher than low-income limits). To eliminate this problem, the normal calculation is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The two exceptions to this practice are that the resulting income limit is not allowed to exceed the U.S. median family income level (\$64,200 for Fiscal Year 2011) except when justified by high housing costs; and once adjusted, the four person low-income limit decrease is limited to 5 percent or, if increasing, capped at the greater of 5 percent or twice the national change in median family income, currently 5 percent. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

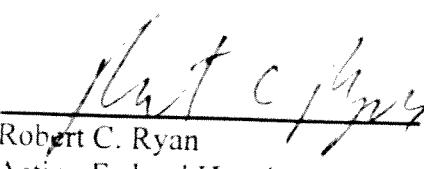
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

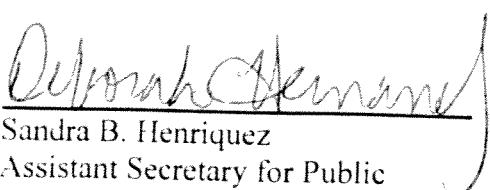
Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, the income limit for such households is computed by adding an additional eight percent to the four-person base. The nine-person income limit, for example, is set at 140 ($132 + 8$) percent of the relevant four-person income limit. Local agencies may round income limits for nine or more persons to the nearest \$50, or may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the 5 percent rule. Rounding anomalies produce some family size-adjusted income limits whose annual change is slightly larger or smaller than 5 percent.

HUD Field Office Responsibilities:

HUD field offices with assisted housing program functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notification of income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request. These income Limits are also available on the World Wide Web (<http://www.huduser.org/portal/datasets/il.html>)

FY 2011 income limits are available in multiple formats on the World Wide Web (<http://www.huduser.org/portal/datasets/il.html>). Questions related to how these income limits apply to the programs of state and other federal agencies should be referred to those agencies. Questions concerning the methodology used to develop these income limits are addressed in the FY 2011 Income Limits Briefing Material, which is posted on the income limits website.


Robert C. Ryan
Acting Federal Housing
Commissioner, HA

for 
Sandra B. Henriquez
Assistant Secretary for Public
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STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Ames, IA MSA									
FY 2011 MFI: 77400	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	16250 27100 43350	18600 31000 49550	20900 34850 55750	23200 38700 61900	25100 41800 66900	26950 44900 71850	28800 48000 76800	30650 51100 81750
Cedar Rapids, IA MSA									
Benton County, IA HMFA									
FY 2011 MFI: 68400	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	14350 23950 38300	16400 27400 43800	18450 30800 49250	20500 34200 54700	22150 36950 59100	23800 39700 63500	25450 42450 67850	27100 45150 72250
Cedar Rapids, IA HMFA									
FY 2011 MFI: 70100	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	14750 24550 39300	16850 28050 44900	18950 31550 50500	21050 35050 56100	22750 37900 60600	24450 40700 65100	26150 43500 69600	27800 46300 74100
Jones County, IA HMFA									
FY 2011 MFI: 62400	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12650 21050 33700	14450 24050 38500	16250 27050 43300	18050 30050 48100	19500 32500 51950	20950 34900 55800	22400 37300 59650	23850 39700 63500
Davenport-Moline-Rock Island, IA-IL MSA									
FY 2011 MFI: 64100	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13500 22450 35950	15400 25650 41050	17350 28850 46200	19250 32050 51300	20800 34650 55450	22350 37200 59550	23900 39750 63650	25450 42350 67750
Des Moines-West Des Moines, IA MSA									
FY 2011 MFI: 74500	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	15650 26100 41750	17900 29800 47700	20150 33550 53650	22350 37250 59600	24150 40250 64400	25950 43250 69150	27750 46200 73950	29550 49200 78700
Dubuque, IA MSA									
FY 2011 MFI: 63700	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13400 22300 35700	15300 25500 40800	17200 28700 45900	19100 31850 50950	20650 34400 55050	22200 36950 59150	23700 39500 63200	25250 42050 67300
Iowa City, IA MSA									
Iowa City, IA HMFA									
FY 2011 MFI: 79200	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	16650 27750 44350	19000 31700 50700	21400 35650 57050	23750 39600 63350	25650 42800 68450	27550 45950 73500	29450 49150 78600	31350 52300 83650
Washington County, IA HMFA									
FY 2011 MFI: 63500	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	13250 22050 35300	15150 25200 40350	17050 28350 45400	18900 31500 50400	20450 34050 54450	21950 36550 58500	23450 39100 62500	24950 41600 66550
Omaha-Council Bluffs, NE-IA MSA									
Omaha-Council Bluffs, NE-IA HMFA									
FY 2011 MFI: 70600	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	14850 24750 39550	17000 28250 45200	19100 31800 50850	21200 35300 56500	22900 38150 61050	24600 40950 65550	26300 43800 70100	28000 46600 74600
Sioux City, IA-NE-SD MSA									
FY 2011 MFI: 58800	30% OF MEDIAN VERY LOW INCOME LOW-INCOME	12400 20600 32950	14150 23550 37650	15900 26500 42250	17650 29400 47050	19100 31800 50850	20500 34150 54600	21900 36500 58350	23300 38850 62150

STATE:IOWA

-----I N C O M E L I M I T S-----

PROGRAM		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Waterloo-Cedar Falls, IA MSA										
Bremer County, IA HMFA										
FY 2011 MFI:	69200	30% OF MEDIAN	14450	16500	18550	20600	22250	23900	25550	27200
		VERY LOW INCOME	24050	27450	30900	34300	37050	39800	42550	45300
		LOW-INCOME	38450	43950	49450	54900	59300	63700	68100	72500
Waterloo-Cedar Falls, IA HMFA										
FY 2011 MFI:	62100	30% OF MEDIAN	13100	14950	16800	18650	20150	21650	23150	24650
		VERY LOW INCOME	21750	24850	27950	31050	33550	36050	38550	41000
		LOW-INCOME	34800	39800	44750	49700	53700	57700	61650	65650
Adair County, IA										
FY 2011 MFI:	60200	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Adams County, IA										
FY 2011 MFI:	57300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Allamakee County, IA										
FY 2011 MFI:	54300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Appanoose County, IA										
FY 2011 MFI:	43200	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Audubon County, IA										
FY 2011 MFI:	58600	30% OF MEDIAN	12350	14100	15850	17600	19050	20450	21850	23250
		VERY LOW INCOME	20550	23450	26400	29300	31650	34000	36350	38700
		LOW-INCOME	32850	37550	42250	46900	50700	54450	58200	61950
Boone County, IA										
FY 2011 MFI:	65600	30% OF MEDIAN	13800	15800	17750	19700	21300	22900	24450	26050
		VERY LOW INCOME	23000	26250	29550	32800	35450	38050	40700	43300
		LOW-INCOME	36750	42000	47250	52500	56700	60900	65100	69300
Buchanan County, IA										
FY 2011 MFI:	63400	30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
		VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
		LOW-INCOME	34950	39950	44950	49900	53900	57900	61900	65900
Buena Vista County, IA										
FY 2011 MFI:	52500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Butler County, IA										
FY 2011 MFI:	60500	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
		VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
		LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Calhoun County, IA										
FY 2011 MFI:	52700	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
		VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
		LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Carroll County, IA FY 2011 MFI: 65200	30% OF MEDIAN	13700	15650	17600	19550	21150	22700	24250	25850
	VERY LOW INCOME	22850	26100	29350	32600	35250	37850	40450	43050
	LOW-INCOME	36550	41750	46950	52150	56350	60500	64700	68850
Cass County, IA FY 2011 MFI: 50000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Cedar County, IA FY 2011 MFI: 65000	30% OF MEDIAN	13650	15600	17550	19500	21100	22650	24200	25750
	VERY LOW INCOME	22750	26000	29250	32500	35100	37700	40300	42900
	LOW-INCOME	36400	41600	46800	52000	56200	60350	64500	68650
Cerro Gordo County, IA FY 2011 MFI: 62600	30% OF MEDIAN	13200	15050	16950	18800	20350	21850	23350	24850
	VERY LOW INCOME	21950	25050	28200	31300	33850	36350	38850	41350
	LOW-INCOME	35100	40100	45100	50100	54150	58150	62150	66150
Cherokee County, IA FY 2011 MFI: 58900	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
	VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
	LOW-INCOME	33000	37700	42400	47100	50900	54650	58450	62200
Chickasaw County, IA FY 2011 MFI: 53400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clarke County, IA FY 2011 MFI: 56000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clay County, IA FY 2011 MFI: 55000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clayton County, IA FY 2011 MFI: 58100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Clinton County, IA FY 2011 MFI: 58900	30% OF MEDIAN	12400	14150	15900	17650	19100	20500	21900	23300
	VERY LOW INCOME	20650	23600	26550	29450	31850	34200	36550	38900
	LOW-INCOME	33000	37700	42400	47100	50900	54650	58450	62200
Crawford County, IA FY 2011 MFI: 54300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Davis County, IA FY 2011 MFI: 54400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Decatur County, IA FY 2011 MFI: 45100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Delaware County, IA FY 2011 MFI: 62200	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Des Moines County, IA FY 2011 MFI: 56300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Dickinson County, IA FY 2011 MFI: 62300	30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
	VERY LOW INCOME	21850	24950	28050	31150	33650	36150	38650	41150
	LOW-INCOME	34900	39900	44900	49850	53850	57850	61850	65850
Emmet County, IA FY 2011 MFI: 58000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Fayette County, IA FY 2011 MFI: 53200	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Floyd County, IA FY 2011 MFI: 55400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Franklin County, IA FY 2011 MFI: 57000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Fremont County, IA FY 2011 MFI: 60800	30% OF MEDIAN	12800	14600	16450	18250	19750	21200	22650	24100
	VERY LOW INCOME	21300	24350	27400	30400	32850	35300	37700	40150
	LOW-INCOME	34100	38950	43800	48650	52550	56450	60350	64250
Greene County, IA FY 2011 MFI: 61400	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Hamilton County, IA FY 2011 MFI: 62500	30% OF MEDIAN	13100	15000	16850	18700	20200	21700	23200	24700
	VERY LOW INCOME	21850	25000	28100	31200	33700	36200	38700	41200
	LOW-INCOME	34950	39950	44950	49900	53900	57900	61900	65900
Hancock County, IA FY 2011 MFI: 59600	30% OF MEDIAN	12550	14350	16150	17900	19350	20800	22200	23650
	VERY LOW INCOME	20900	23850	26850	29800	32200	34600	37000	39350
	LOW-INCOME	33400	38200	42950	47700	51550	55350	59150	63000

STATE:IOWA

-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Hardin County, IA FY 2011 MFI: 56500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Henry County, IA FY 2011 MFI: 57200	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Howard County, IA FY 2011 MFI: 56500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Humboldt County, IA FY 2011 MFI: 60200	30% OF MEDIAN	12650	14450	16250	18050	19500	20950	22400	23850
	VERY LOW INCOME	21100	24100	27100	30100	32550	34950	37350	39750
	LOW-INCOME	33750	38550	43350	48150	52050	55900	59750	63600
Ida County, IA FY 2011 MFI: 60300	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Iowa County, IA FY 2011 MFI: 67000	30% OF MEDIAN	14100	16100	18100	20100	21750	23350	24950	26550
	VERY LOW INCOME	23450	26800	30150	33500	36200	38900	41550	44250
	LOW-INCOME	37550	42900	48250	53600	57900	62200	66500	70800
Jackson County, IA FY 2011 MFI: 56800	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Jasper County, IA FY 2011 MFI: 61100	30% OF MEDIAN	12850	14700	16550	18350	19850	21300	22800	24250
	VERY LOW INCOME	21400	24450	27500	30550	33000	35450	37900	40350
	LOW-INCOME	34250	39150	44050	48900	52850	56750	60650	64550
Jefferson County, IA FY 2011 MFI: 57300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Keokuk County, IA FY 2011 MFI: 55100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Kossuth County, IA FY 2011 MFI: 61900	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Lee County, IA FY 2011 MFI: 51900	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Louisa County, IA FY 2011 MFI: 55800	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Lucas County, IA FY 2011 MFI: 60100	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Lyon County, IA FY 2011 MFI: 63100	30% OF MEDIAN	12950	14800	16650	18500	20000	21500	22950	24450
	VERY LOW INCOME	21600	24650	27750	30800	33300	35750	38200	40700
	LOW-INCOME	34500	39400	44350	49250	53200	57150	61100	65050
Mahaska County, IA FY 2011 MFI: 59200	30% OF MEDIAN	12450	14200	16000	17750	19200	20600	22050	23450
	VERY LOW INCOME	20750	23700	26650	29600	32000	34350	36750	39100
	LOW-INCOME	33150	37900	42650	47350	51150	54950	58750	62550
Marion County, IA FY 2011 MFI: 68400	30% OF MEDIAN	14350	16400	18450	20500	22150	23800	25450	27100
	VERY LOW INCOME	23950	27400	30800	34200	36950	39700	42450	45150
	LOW-INCOME	38300	43800	49250	54700	59100	63500	67850	72250
Marshall County, IA FY 2011 MFI: 57700	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Mitchell County, IA FY 2011 MFI: 66400	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Monona County, IA FY 2011 MFI: 51600	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Monroe County, IA FY 2011 MFI: 50900	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Montgomery County, IA FY 2011 MFI: 52400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Muscatine County, IA FY 2011 MFI: 63800	30% OF MEDIAN	13450	15350	17250	19150	20700	22250	23750	25300
	VERY LOW INCOME	22350	25550	28750	31900	34500	37050	39600	42150
	LOW-INCOME	35750	40850	45950	51050	55150	59250	63350	67400
O'Brien County, IA FY 2011 MFI: 59300	30% OF MEDIAN	12500	14250	16050	17800	19250	20650	22100	23500
	VERY LOW INCOME	20800	23750	26700	29650	32050	34400	36800	39150
	LOW-INCOME	33250	38000	42750	47450	51250	55050	58850	62650

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Osceola County, IA FY 2011 MFI: 59500	30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
	VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
	LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Page County, IA FY 2011 MFI: 55500	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Palo Alto County, IA FY 2011 MFI: 58100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Plymouth County, IA FY 2011 MFI: 69000	30% OF MEDIAN	14250	16300	18350	20350	22000	23650	25250	26900
	VERY LOW INCOME	23800	27200	30600	33950	36700	39400	42100	44850
	LOW-INCOME	38050	43450	48900	54300	58650	63000	67350	71700
Pocahontas County, IA FY 2011 MFI: 59500	30% OF MEDIAN	12500	14300	16100	17850	19300	20750	22150	23600
	VERY LOW INCOME	20850	23800	26800	29750	32150	34550	36900	39300
	LOW-INCOME	33350	38100	42850	47600	51450	55250	59050	62850
Poweshiek County, IA FY 2011 MFI: 66600	30% OF MEDIAN	13350	15250	17150	19050	20600	22100	23650	25150
	VERY LOW INCOME	22250	25400	28600	31750	34300	36850	39400	41950
	LOW-INCOME	35600	40650	45750	50800	54900	58950	63000	67100
Ringgold County, IA FY 2011 MFI: 54100	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Sac County, IA FY 2011 MFI: 54400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Shelby County, IA FY 2011 MFI: 55000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Sioux County, IA FY 2011 MFI: 62200	30% OF MEDIAN	13100	14950	16800	18650	20150	21650	23150	24650
	VERY LOW INCOME	21800	24900	28000	31100	33600	36100	38600	41100
	LOW-INCOME	34850	39800	44800	49750	53750	57750	61700	65700
Tama County, IA FY 2011 MFI: 57400	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Taylor County, IA FY 2011 MFI: 49300	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800

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-----I N C O M E L I M I T S-----

	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Union County, IA FY 2011 MFI: 55900	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Van Buren County, IA FY 2011 MFI: 55000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Wapello County, IA FY 2011 MFI: 50700	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Wayne County, IA FY 2011 MFI: 46800	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Webster County, IA FY 2011 MFI: 56700	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Winnebago County, IA FY 2011 MFI: 57600	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800
Winneshiek County, IA FY 2011 MFI: 63100	30% OF MEDIAN	13050	14900	16750	18600	20100	21600	23100	24600
	VERY LOW INCOME	21700	24800	27900	31000	33500	36000	38450	40950
	LOW-INCOME	34750	39700	44650	49600	53600	57550	61550	65500
Worth County, IA FY 2011 MFI: 61000	30% OF MEDIAN	12600	14400	16200	17950	19400	20850	22300	23700
	VERY LOW INCOME	20950	23950	26950	29900	32300	34700	37100	39500
	LOW-INCOME	33500	38300	43100	47850	51700	55550	59350	63200
Wright County, IA FY 2011 MFI: 54000	30% OF MEDIAN	12300	14050	15800	17550	19000	20400	21800	23200
	VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36300	38650
	LOW-INCOME	32800	37450	42150	46800	50550	54300	58050	61800